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Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

incorporated by reference in this application. Similarly, the portion added to page 19, line 10, originally appeared in the instant application as claim 3 which was subsequently cancelled. Accordingly, no new matter has been added.

In view of the above amendment and the following remarks, it is respectfully submitted that the claims are in condition for allowance.

**II THE REJECTION OF CLAIMS 30-76 UNDER 35 U.S.C. § 112, FIRST PARAGRAPH, SHOULD BE WITHDRAWN**

Claims 30-76 stand rejected under 35 U.S.C. § 112, first paragraph, as allegedly indefinite. The Examiner alleges that the specification does not describe in any specificity how the system comprises a computerized central communications facility coupled to a plurality of other computerized central communications facilities and how a remote facility requests to search a database at each of the computerized communications facilities.

Applicant respectfully disagrees with the grounds of this rejection.

In assessing whether the written description requirement is met, "the Examiner has the initial burden of presenting evidence or reasons why persons skilled in the art would not recognize in an applicant's disclosure a description of the invention defined by the claims." MPEP § 2163.04, citing In re Wertheim, 541 F.2d 257, 262 (CCPA 1976). To satisfy the written description requirement the claim need not be described literally (*in haec verba*), rather the requirement is

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<sup>1</sup>Applicant's Counsel thanks Examiner Kalinowski for the courtesies extended during the interview held November 2, 2001.

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

satisfied where the disclosure reasonably conveys to the artisan that the inventor had possession at that time of filing. See MPEP § 2163.02; Ralston Purina Co. v. Far-Mar-Co., Inc., 772 F.2d 1570, 1575 (Fed. Cir. 1985).

The instant specification adequately describes the claimed subject matter. Specifically, the specification discloses a system wherein a computerized central communications facility can be coupled to other computerized central communications facilities; see, for example:

- FIG. 1 schematically illustrates an embodiment of the invention wherein Central Facility 12 is coupled to other central communications facilities. In the embodiment of FIG. 1, the customer at the remote facility 14 is connected to a plurality of central communications facilities, each identified as 12 ("central facility #2 . . . #n). A representative embodiment of one central facility is illustrated at the top of FIG. 1 surrounded by broken lines and identified as 12. FIG. 1 also shows that each of the central communication facilities (Central facility #2 through #n, as well as the illustrated central communications facility on top of FIG. 1) is connected to the remote facility 14. FIG. 1 also shows that central facility #2 is connected to both the central facility n and the remote facility 14.

Further, the specification discloses how a customer at a remote facility can request to search a database at the computerized central communications facility; see, for example:

- page 8, lines 21-25 and page 9 lines 1-2 ("Input means at the customer computerized communications facility are

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

adapted to enable a passive type of customer to access that database in order to view a presentation established to educate the customer about goods and services.");

- page 9, lines 6-9 disclose browsing as a type of searching ("The input means are also adapted to enable an independent type customer to proceed to a higher information level and in a self-service mode, to browse through the database . . .");
- page 22, lines 11-14 (" . . . the system can temporarily display on the screen a template of a keyboard the customer can then use to key in their response. This means can also be used to allow the customer to type in keywords to initiate a search.");
- page 28, lines 15-18 ("Information can be provided at various levels of detail through a technique known as hypertext. The customer can thus review a summary of specific information and at his request or command receive a level of information of greater detail."); and
- claim 3, as filed with the original specification (" . . . wherein the customer computerized communications facility includes means for communicating with a number of different central computerized communications facilities.")

Indeed, the specification explains how the customer at a remote facility can search a database of goods and services at a central communication facilities. As illustrated in FIG. 1, central facilities 12 are all linked to the customer. Therefore, searching a database in one central communications facility 12 is similar to searching a database in any other central communications facility.

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

Finally, the specification discloses that a database of information on goods or services exists at the computerized central communications facility; see, for example:

- pages 8, lines 20-21 ("A database is located at the central communications facility containing product and services information.")

Hence it is clear from the foregoing remarks that the specification adequately describes the claimed invention. For at least this reason, Applicant respectfully requests reconsideration and withdrawal of the § 112, first paragraph rejection.

**III THE REJECTION OF CLAIMS 39-41, 58, 61-63 and 73-76 UNDER 35 U.S.C. § 112, FIRST PARAGRAPH, SHOULD BE WITHDRAWN**

Claims 39-41, 58, 61-63 and 73-76 stand rejected as allegedly unpatentable pursuant to 35 U.S.C. § 112, first paragraph. In particular, the Office Action alleges that "the specification fails to disclose how software is downloaded [] from the central communications facility to the computerized remote facility."

Applicant respectfully disagrees.

This is disclosed throughout the specification, for example, at page 9, lines 13-18, it is disclosed:

Input means located at the customer computerized communications facility and application software located at the central computerized communications facility enable either type of customer to download from the central computerized communications facility to the customer computerized communications

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

facility information, for instance prices and contracts, desired by the customer.

Accordingly, Applicant submits that the specification adequately supports the claims. As to the Examiner's inquiry about how the software is downloaded, Applicant respectfully submits that at the time of the invention an ordinary skilled artisan would have known several ways to accomplish downloading software.

**IV THE REJECTION OF CLAIMS 70-76 UNDER 35 U.S.C. § 112,  
FIRST PARAGRAPH, SHOULD BE WITHDRAWN**

Claims 70-76 stand rejected under 35 U.S.C. § 112, first paragraph. The Examiner alleges that support for a second communications device providing simultaneous digital communication is lacking.

Claim 70 has been amended to remove recitation of a "digital" communication device. With reference to FIG. 1, the specification provides:

Preferably, two separate phone lines 40, 42 are available to interconnect the respective phones 20, 34 of the facilities 14, 12 simultaneously with, but separately from, the interconnection of the respective modems, 16, 30 of the facilities 14, 12 so that voice or audio, visual, and data communication can be ongoing concurrently between the customer at the remote facility 14 and an agent at the financial services facility 12.

Page 18, lines 6-12.

Indeed, the specification adequately discloses a first and a second communication device for providing simultaneous

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

communication between the central communications facility and the remote facility.

Applicant respectfully requests reconsideration and withdrawal of the § 112, first paragraph rejection of claims 70-76.

**V THE REJECTION OF CLAIMS 30-43 AND 59-69 UNDER 35 U.S.C. § 112, SECOND PARAGRAPH, SHOULD BE WITHDRAWN**

Each of claims 30-43 and 59-69 were rejected under 35 U.S.C. § 112, second paragraph. In view of the amendments made herein this rejection is deemed overcome.

Reconsideration and withdrawal of the rejection of claims 30-43 and 59-69 under § 112, second paragraph, are requested.

**VI THE REJECTION OF CLAIM 54 UNDER 35 U.S.C. § 112, second PARAGRAPH, SHOULD BE WITHDRAWN**

Claim 54 stands rejected under 35 U.S.C. § 112, second paragraph. The Examiner alleges that it is unclear how the type of goods or services (recited in claim 54) limits the apparatus of claim 44.

The second paragraph of 35 U.S.C. § 112 is intended to provide a clear measure of what the Applicant regards as the invention. See MPEP § 1273.

Independent claim 44 recites an apparatus comprising, among others, a central communications facility, a database and a communication device. Claim 54 depends from claim 44 and recites that the apparatus of claim 44 further comprises a software application. It is respectfully submitted that claim 54 further limits the scope of independent claim 44 by claiming a software application devised for the specific

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

application of downloading a contract. Accordingly, reconsideration and withdrawal of the rejection under § 112, second paragraph, is requested.

#### VII CLAIMS ARE PATENTABLE OVER THE CITED REFERENCES

##### A. CLAIMS 30-37, 39-55, 57-65 AND 67-76 ARE NOT OBVIOUS IN LIGHT OF THE PRIOR ART

Claims 30-37, 39-55, 57-65 and 67-76 stand rejected as allegedly unpatentable over U.S. Patent No. 5,231,571 to D'Agostino in view of U.S. Patent No. 4,992,940 to Dworkin. For at least the reasons that follow, Applicant requests reconsideration and withdrawal of this rejection.

To establish a *prima facie* case of obviousness, the Office has the burden of showing (i) some suggestion or motivation, either in the references themselves or in the knowledge generally available to the artisan, to modify or combine the references, (ii) a reasonable expectation of success, and (iii) that when combined, the prior art references teach or suggest all of the claimed limitations. The proposed modification cannot change the principle of operation of the prior art invention being modified. See § MPEP 2143.02

Recited in each independent claim of the present invention is at least one of (i) a recitation relating to a computerized central communications facility coupled to one or more other computerized central communications facilities, or (ii) a recitation claiming that a customer at a remote facility can be directed to a second central communications facility through a first central communications facility.

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

For example, independent claim 30 recites "a first computerized central communications facility adapted to be coupled to a plurality of other computerized central communications facilities . . . ." On the other hand, independent claim 44, as amended, recites ". . . said first central communications facility adapted to direct said customer to a second central communications facility . . . ." Finally, independent claim 70 discloses "said central communications facility adapted to direct said customer to at least one other central communications facility . . . ."

In contrast with the independent claims 30, 44 and 70 of the present invention, D'Agostino does not disclose, teach nor suggest the presence of more than one central communications facility. FIG. 1 of D'Agostino (cited by the Examiner) discloses a plurality of customer terminals (14A-14X) linked to representative terminals (12A-12X). Even if, arguendo, the representative terminals of D'Agostino were taken as the central communications facility of the invention, still the representative terminals of D'Agostino are not coupled to each other. Instead, as shown in FIG. 1, they are linked to the customer's facility.

The secondary reference, Dworkin, does not cure this deficiency. Referring to col. 4, lines 3-8, and in reference to FIG. 1, Dworkin discloses customer terminal 5 connected to CPU 1. In col. 4, lines 8-10, Dworkin explains "In a preferred embodiment, there are many terminals, operated by many users, all connected to central computer 1." This is further illustrated in the embodiment of FIG. 1, where customer terminal 5 is linked to central computer ("CPU") 1 and CPU 1 is linked to a plurality of vendors. CPU 1 is not linked to other central computers. Hence, the secondary

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

reference fails to disclose, teach or suggest connecting the central computer to a plurality of other central computers.

For at least this reason, Applicant submits that the references, even if combined, will not disclose, teach nor suggest all of the claimed limitations of independent claims 30, 44 and 70.

Similarly, as amended herein independent claim 59, recites "said first database adapted to direct the customer to a second database containing information relating to goods or services . . . ." Neither D'Agostino nor Dworkin disclose a first database adapted to provide access to a second database containing information about goods or services. In particular, D'Agostino discloses that "each customer terminal stores financial information for the particular financial services sold at that terminal." Col. 3, lines 62-64. D'Agostino does not disclose that the information resident in the customer's terminal is adapted to provide access to a second database containing information relating to goods or services. Dworkin does not overcome this deficiency. In col. 2, lines 15-18, Dworkin discloses "The system then searches the database for all products or services, within the selected category, which fulfill these minimum requirements." And, in the line bridging columns 1 and 2, "The database may be located in the memory of the central computer, but could also be located elsewhere."

For at least this reason, Applicant submits that the references, even when combined, will not disclose, teach nor suggest all of the claimed limitations of independent claim 59.

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

Further, the references cannot be combined for at least the reason that modifying D'Agostino in view of Dworkin changes the principle of operation of D'Agostino, rendering it unsuited for its intended purpose.

D'Agostino is directed to "computer controlled method for providing personal financial services." Col. 1, lines 7-9. D'Agostino considers a serious disadvantage with the prior art systems to be the lack of human interaction. See col. 2, lines 5-6. Thus, D'Agostino discloses a method where a customer initiates the service by dialing a representative at the financial institution allowing the institution's representative to

seize control of a desired customer terminal in response to a verbal customer request over a telephone line, thereby displaying financial service information at the customer terminal under control of the representative terminal.

Col. 4, lines 6-14.

The importance of allowing the customer representative to control the display on the customer's terminal is stressed throughout the reference, see, for example, col. 4, lines 39-41; col. 4, lines 44-48 and col. 6, lines 53-56.

In contrast, Dworkin discloses a menu-driven computerized system whereby a customer at the remote location (not a representative from the vendor) controls what is viewed at the customer's terminal. Specifically, in col. 2, lines 6-13, Dworkin discloses:

In practicing the invention, the user must first tell the system the general type of product or service desired. This step can be done by

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

selecting an appropriate item from a menu. In response to the user's choice, the system displays a template which gives various technical criteria for the product or service. By filling in one or more spaces on this template, the user can tell the system the criteria to be deemed minimum requirements.

Any modification of D'Agostino in view of Dworkin would be contrary to the principles of D'Agostino which require the financial institution's representative to seize control of the customer's remote computer. Such modification would also render D'Agostino unsuited for its intended purpose because one purpose of D'Agostino is to allow the customer to "passively watch the display at the customer terminal, as if he was watching television." Col. 4, lines 47-48.

Finally, any modification of D'Agostino in view of Dworkin would be contrary to D'Agostino's requirement for human interaction as the system of Dworkin is automated (see col. 1, line 53 of Dworkin.)

For at least these reasons, Applicant respectfully submits that the D'Agostino and Dworkin references cannot be combined. Reconsideration and withdrawal of the obviousness rejection of independent claims 30, 44, 59 and 70 is hereby solicited.

Furthermore, as each of claims 31-37, 39-43, 45-55, 57, 58, 60-69 and 71-76 depend from and further limit their respective independent claims, Applicant respectfully submits that for at least the reasons stated above, such dependent claims are non-obvious, and reconsideration and withdrawal of the rejection is requested.

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

B. CLAIMS 38, 56 AND 66 ARE NOT OBVIOUS IN LIGHT OF THE PRIOR ART

Claims 38, 56 and 66 stand rejected as allegedly unpatentable over D'Agostino in view of Dworkin and further in view of U.S. Patent No. 5,347,632 to Filepp et al. ("Filepp"). Since each of the rejected claims depends from an independent claim which, as discussed above, are patentable over D'Agostino and Dworkin, Applicant submits that claims 38, 56 and 66 are patentable for at least the same reasons. Accordingly, Applicant will not address the Examiner's reliance upon the Filepp reference.

Reconsideration and withdrawal of this rejection is requested.

**IX THE DOUBLE PATENTING REJECTION OF CLAIMS 30-76 SHOULD BE WITHDRAWN**

In paragraph 15 of the Action, claims 30-76 stand rejected under the judicially created doctrine of obviousness-type double patenting over claims 1-5 of U.S. Patent No. 6,055,514 in view of Dworkin, D'Agostino and Filepp.

While not submitting to propriety of the rejection, Applicant will submit a terminal disclaimer upon indication from the Office that the claims are otherwise allowable.

**CONCLUSION**

It is therefore respectfully submitted that claims 30-76 are allowable. All issues raised by the Examiner having been

Response to Office Action  
U.S. Application No. 08/650,834  
Attorney's Docket No. 11949/2

addressed, an early and favorable action on the merits is earnestly solicited.

The Examiner is invited to contact the undersigned attorney if a telephonic communication is believed to be helpful in advancing the examination of the present application.

The Office is hereby authorized to charge any additional fees or credit any overpayments under 37 C.F.R. §1.16 or §1.17 to Deposit Account No. 11-0600.

Respectfully submitted,

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Attachment to 08/650,834

Red-Lined Version of the ChangesIN THE SPECIFICATION

At page 16, after the first full paragraph, please insert the following:

--In that sense an electronic phone book may be stored at the remote facility or instead upon pressing or utilizing the touch screen, keyboard or input device the customer may activate the system causing it to retrieve from a central facility a directory of goods and services available and thus permitting the customer to select another central facility from a displayed list or catalogue and establish contact with it and thus have access to numerous central facilities and a myriad of goods and services.--

At page 19, line 10, prior to the first full paragraph, please insert the following:

--The customer computerized communications facility includes means for communicating with a number of different central communications facilities.--

IN THE CLAIMS

30. (AMENDED) An apparatus to market and sell goods and/or services over an electronic network comprising:

a first computerized central communications facility adapted to be coupled to a plurality of other computerized central communications facilities ~~and to a network, each of said~~ first or other computerized central communications facilities having information relating to goods ~~and/or~~ or services stored in a database, and each

Attachment Page 1

Attachment to 08/650,834

of said first or other computerized central communications facilities having a processor programmed to:

receive from a customer located at a computerized remote facility a request to at least one search, browse and access in the database at the first or other computerized central communications facility for information of interest;

~~provide said customer with live assistance upon request;~~

enable said customer to at least one of search, browse and access said database for information of interest,

direct a transmitter at said first or other computerized central communications facility to transmit said information of interest from the database at said computerized central communications facility to said computerized remote communications facility; and

periodically update said database in said first or other computerized central communications facility.

31. (NOT CHANGED) The apparatus of claim 30, wherein said computerized central communications facility is further programmed to facilitate a transaction between said computerized central communications facility and said computerized remote communications facility.

32. (AMENDED) The apparatus of claim 30, wherein at least one of said computerized central communications facilities is further programmed to contact the customer and apprise said customer of goods and or services offered or any special offerings.

Attachment Page 2

Attachment to 08/650,834

33. (AMENDED) The apparatus of claim 30, wherein said computerized central communications facility and each of said other computerized central communications facilities are associated with competing providers of goods and or services.

34. (AMENDED) The apparatus of claim 30, wherein at least on one of said computerized central communications facility and said other computerized central communications facilities further include an audio communication device for communication with said computerized remote communications facility.

35. (AMENDED) The apparatus of claim 30, wherein said computerized central communications facility and at least one of said other computerized central communications facilities is further adapted to provide information relating to goods and or services in the form of an audio or video presentation.

36. (NOT CHANGED) The apparatus of claim 35, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

37. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to compile a customer profile based on the customer's search of the database.

Attachment Page 3

Attachment to 08/650,834

38. (NOT CHANGED) The apparatus of claim 37, wherein said processor is further programmed to provide targeted advertising based on said customer profile.

39. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to present information of interest to said customer.

40. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable the customer to communicate with said central communications facility.

41. (AMENDED) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable said customer to conduct a transaction using the information provided by said computerized central communications facility relating to goods and or services.

42. (AMENDED) The apparatus of claim 30, wherein said processor is further programmed to provide an interactive presentation relating to goods and or services.

Attachment Page 4

Attachment to 08/650,834

43. (NOT CHANGED) The apparatus of claim 42, wherein said interactive presentation includes an audio presentation in the form of a computerized voice.

44. (AMENDED) An apparatus for marketing at least one of goods and or services, comprising:

a first central communications facility to provide a first database set of information relating to goods and or services to a customer at a computerized remote facility, said first central communications facility adapted to provide direct said customer with access to at least one other to a second central communications facility to provide a database of information relating to a second set of information relating to goods and or services, said central communications facility further adapted to provide live customer assistance upon request; a database of information relating to goods and or services searchable to said customer at said remote facility, and

a communication device to enable each of said first central communications facility and said second central communication facility to communicate with said remote facility, said communication including transmitting said first and or second set of information from said first or second central communications facilities to said remote facility.

45. (NOT CHANGED) The apparatus of claim 44, further comprising means enabling said central communications facility or said other central communications facilities to conduct a transaction with said remote communications facility.

Attachment Page 5

Attachment to 08/650,834

46. (NOT CHANGED) The apparatus of claim 44, wherein said database is periodically updated.

47. (AMENDED) The apparatus of claim 44, wherein said central communications facility ~~further~~ or at least one of the other central communications facilities further provides a directory of providers of goods and or services.

48. (AMENDED) The apparatus of claim 44, wherein said information relating to goods ~~and~~or services is an audio or a video presentation.

49. (NOT CHANGED) The apparatus of claim 48, wherein said audio presentation is adapted to have the form of a computerized voice.

50. (NOT CHANGED) The apparatus of claim 44, wherein said live customer assistance is an interactive form of assistance.

51 (NOT CHANGED) The apparatus of claim 44, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

52. (AMENDED) The apparatus of claim 44, wherein said goods and or services include financial services.

53. (AMENDED) The apparatus of claim 44, wherein said goods and or services include auctioning services.

Attachment Page 6

Attachment to 08/650,834

54. (NOT CHANGED) The apparatus of claim 44, further comprising a software application for assisting the central communications facility to download a contract to the computerized remote location.

55. (NOT CHANGED) The apparatus of claim 44, wherein the central communications facility is further adapted to compile a customer profile based on said customer's search of the database.

56. (NOT CHANGED) The apparatus of claim 55, wherein the central communications facility provides target advertising based on said customer profile.

57. (AMENDED) The apparatus of claim 44, further comprising a software application adapted to assist the customer to download information relating to goods and or services from said central communications facility.

58. (NOT CHANGED) The apparatus of claim 44, further comprising means for downloading software from the central communications facility to the computerized remote facility.

59. (AMENDED) A method for electronically transacting goods or services between a customer at a remote location and a plurality of providers of goods or services comprising:

providing a first database associated with a first provider of goods or services and containing information relating to goods and/or services, said first database

Attachment Page 7

## Attachment to 08/650,834

adapted to direct the customer at a remote location to provide access to a second database associated with a second provider of goods or services and containing information relating to goods and/or services;

enabling a remote facility to browse each of said first or second databases for information relating to goods and/or services,

directing the remote facility to browse said second database for additional information relating to goods and/or services;

providing live assistance to said remote facility to assist browsing said first or said second database, and facilitating a transaction based on said information relating to goods and or services as provided by said first database or said second database.

60. (AMENDED) The method of claim 59, further comprising establishing communication with a third database containing information relating to goods and or services.

61. (AMENDED) The method of claim 59, further comprising downloading a software application to said remote facility, said software application adapted to present additional information relating to goods and or services to the customer.

62. (NOT CHANGED) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist said customer in conducting a transaction using said first or said second database.

Attachment Page 8

## Attachment to 08/650,834

63. (NOT CHANGED) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist the customer to communicate with said first or said second database.

64. (NOT CHANGED) The method of claim 59, further comprising periodically updating each of said first and said second database.

65. (AMENDED) The method of claim 59, further comprising compiling a customer profile based on the customer's ~~search browsing~~ of said first and ~~or~~ said second database.

66. (NOT CHANGED) The method of claim 65, further comprising providing targeted advertising to a customer based on said customer's profile.

67. (NOT CHANGED) The method of claim 59, wherein said live assistance is interactive.

68. (AMENDED) The method of claim 59, further comprising providing an audio- visual presentation relating to said goods and ~~or~~ services.

69. (NOT CHANGED) The method of claim 68, wherein said audio-visual presentation has the form of computerized voice.

Attachment to 08/650,834

70. (AMENDED) Apparatus for marketing goods and or services, comprising:

a central communications facility to provide information relating to goods and or services to a customer at a computerized remote facility, said central communications facility adapted to enable direct said customer to select at least one other central communications facility providing information relating to goods and or services;

a first communication device at associated with said central communications facility associated with a first communication path for providing live communication between the central communications facility and said computerized remote facility;

a second communication device at associated with said central communications facility associated with a second communication path for providing a second simultaneous digital communication between said central communications facility and said computerized remote facility; and

a database of information relating to goods and or services accessible by said customer at said remote facility.

71. (AMENDED) The apparatus of claim 70, wherein said database of information relating to goods and or services includes a directory of providers of goods and or services.

72. (NOT CHANGED) The apparatus of claim 70, wherein said live assistance is interactive.

Attachment Page 10

Attachment to 08/650,834

73. (NOT CHANGED) The apparatus of claim 70, wherein said central communications device is adapted to download a software application to said computerized remote facility.

74. (AMENDED) The apparatus of claim 73, wherein said software application is adapted to provide additional information relating to goods and or services

75. (NOT CHANGED) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility to communicate with said central communications facility.

76. (NOT CHANGED) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility facilitates a transaction using the information provided by said central communications facility.

Please add the following new claims:

--77. The apparatus of claim 30, wherein said computerized central communications facility is further programmed to provide said customer with live assistance upon request.

78. The apparatus of claim 44, wherein said first central communications facility further adapted to provide live customer assistance upon request.

79. The apparatus of claim 44, wherein said first central communications facility further enables said

Attachment Page 11

Attachment to 08/650,834

customer to browse said first set of information relating to goods and service.

80. The apparatus of claim 44, wherein said second central communications facility enables said customer to browse said second set of information relating to goods or services.

81. The method of claim 59, further comprising enabling the remote facility to search said first database or said second database.

82. An apparatus for providing information relating to goods and services comprising:

a plurality of central communications facilities;  
a remote facility adapted to have access to said plurality of central communications facilities;  
at least one of said central communications facilities adapted to provide information to enable said remote facility to select another one of said central communications facilities.

83. The apparatus of claim 82, wherein each of the plurality of central communications facilities is connected to a first central communications facility.

84. The apparatus of claim 82, wherein each of said plurality of central communications facilities is linked to at least one other central communication facility.

85. The apparatus of claim 82, wherein each of said central communications facilities is further adapted to

Attachment Page 12

Attachment to 08/650,834

provide information relating to at least one of goods or services.

86. The apparatus of claim 82, wherein at least one of said central communications facilities is adapted to provide live assistance to said remote facility.

87. An apparatus for marketing goods and services, comprising:

a central communications facility adapted to provide a set of information relating to goods or services to a customer at a computerized remote facility, said central communications facility further adapted to be accessible to said customer through at least one other central communications facility; and

a communication device to enable said central communications facility to communicate with said remote facility, said communication including transmitting said set of information to said customer at said remote facility.--

Attachment Page 13